

**MARYLAND SMALL BUSINESS DEVELOPMENT FINANCING AUTHORITY**

**COVID-19 EMERGENCY LOAN RELIEF FUND**

**(RAINY DAY FUND)**

**OPEN MEETING MINUTES**

**December 16, 2020**

The special meeting of the Maryland Small Business Development Financing Authority convened at 8:30 a.m. via teleconference only at 470-869-2200/meeting ID 428-245-6027 due to the COVID-19 pandemic.

The following were in attendance at this meeting:

Authority Members	MMG Staff
Les Hall	Randy Croxton
Clem Kaikis	Mark Harrison
Sharon Pinder	Anthony Williams
Gina Ramsey	Mike Howard
Laura Pasternak	Robin Harris
Chuck Martin	
Kenny Oreagba	

Attorney General's Office  
Barbara Kountz, Deputy Counsel

**AGENDA**

**MINUTES**

December 10, 2020

**EXTENSIONS**

Lyles Cleaning Services, LLC  
Williams Consulting, LLC

**NEW REQUEST**

Law Offices of Jay S. Marks, LLC (**COVID-19**)  
Sweet Potato Kids, LLC (**COVID-19**). The request was withdrawn from the agenda.

The closed session of the December 10, 2020, meeting was summarized. The Authority Board meeting was attended by Les Hall, Clem Kaikis, Sharon Pinder, Chuck Martin, Gina Ramsey, Mara Sierocinski, and Laura Pasternak. The meeting was closed to comply with requirements of the Maryland Public Information Act so that there would not be disclosure of confidential, commercial, and financial information associated with the applicants. The meeting was closed to discuss the modification request of Phenomenal, LLC; and the new requests of Victory Home Health Care, LLC - (COVID-19), Gurmehar, LLC - (COVID-19), 309 Atlantic Avenue of OC, LLC - (COVID-19), Interdynamics, Inc. - (COVID-19), and Markus Enterprises, Inc. - (COVID-19). All of the requests were approved.

COVID 19 Emergency Relief Loan Fund

1. Victory Home Health Care, LLC - \$200,000
2. Gurmehar, LLC - \$99,900
3. 309 Atlantic Avenue of OC, LLC - \$99,000
4. Interdynamics, Inc. - \$150,000
5. Marcus Enterprises, Inc. - \$95,000

MINUTES

December 10, 2020

Action Taken: Upon motion duly made and seconded, the Authority unanimously approved the minutes as presented.

EXTENSION

Presenter: Randy Croxton

Applicant: Lyles Cleaning Services, LLC

Loan Amount: \$100,000 Line of Credit (mobilization of up to \$25,000)

Original Approval Date: February 11, 2016

Comments: Approval was requested for a maturity date extension through January 28, 2021, to allow more time to review the financial statements for a renewal.

Discussion: There was limited discussion regarding the request and the problems the company has experienced in receiving advances against the line due to no fault of its own. Les Hall stated he on behalf of Commerce would apologize to the owner for the

disbursement mishaps, but assured the board members that Commerce is diligently working on resolving the issues.

**Action Taken:** Upon motion duly made and seconded, the Authority unanimously approved the request as presented.

**EXTENSION**

**Presenter:** Anthony Williams

**Applicant:** Williams Consulting, LLC

**Loan Amount:** \$150,000 EPIP Revolving Line of Credit

**Original Approval Date:** March 8, 2018

**Comments:** Approval was requested for a maturity date extension through January 28, 2021, to allow more time to review the financial statements for a renewal.

**Discussion:** There was limited discussion regarding any adverse economic impact the company may be experiencing due to the COVID-19 pandemic.

**Action Taken:** Upon motion duly made and seconded, the Authority unanimously approved the request as presented.

The Open Meeting then closed at 8:45 a.m. upon motion made and seconded, and approved by all voting members, the meeting was closed pursuant to General Provisions Article, Section 3-305(b) (13), "to comply with a specific... statutory... requirement that prevents public disclosures about a particular proceeding or matter", that is, the Maryland Public Information Act prohibits disclosure of trade secrets, confidential commercial and confidential financial information. Chairman Les Hall signed the Presiding Officer's Written Statement for Closing a Meeting under the Open Meetings Act, which is attached to these minutes as an exhibit.

**APPROVED:**

  
\_\_\_\_\_  
Celester A. Hall  
Chairman

**DATE:** 1-27-21

**MARYLAND SMALL BUSINESS DEVELOPMENT FINANCING AUTHORITY**

**PRESIDING OFFICER'S WRITTEN STATEMENT FOR CLOSING A MEETING  
UNDER THE OPEN MEETINGS ACT  
(General Provisions Article § 3-305)**

**1. Recorded vote to close the meeting:**

Date: December 16, 2020

Time: 8:46 am – 9:00 am

Location: Held by conference call only due to COVID 19 pandemic at  
470.869.2200/428 245 6027

Motion to close meeting made by: Laura Pasternak; Seconded by Gina Ramsey

Vote to Close Session:

	AYE	NAY	ABSTAIN	ABSENT
Celester Hall, Chair, Designee Secretary of Commerce	[ x ]	[ ]	[ ]	[ ]
Clemis Kaikis, designee of Comptroller	[ x ]	[ ]	[ ]	[ ]
Charles Martin	[ x ]	[ ]	[ ]	[ ]
Kehinde Oreagba	[ x ]	[ ]	[ ]	[ ]
Laura Pasternak	[ x ]	[ ]	[ ]	[ ]
Sharon Pinder	[ x ]	[ ]	[ ]	[ ]
Gina Ramsey	[ x ]	[ ]	[ ]	[ ]
Mara Sierocinski	[ ]	[ ]	[ ]	[ x ]

**2. Citation of statutory authority to close session (check all that apply): This meeting is being closed under General Provisions Article § 3-305(b), only:**

\_\_\_\_ (1) To discuss the appointment, employment, assignment, promotion, discipline, demotion, compensation, removal, resignation, or performance evaluation of appointees, employees, or officials over whom this public body has jurisdiction; any other personnel matter that affects one or more specific individuals;

\_\_\_ (2) To protect the privacy or reputation of individuals concerning a matter not related to public business;

\_\_\_ (3) To consider the acquisition of real property for a public purpose and matters directly related thereto;

\_\_\_ (4) To consider a matter that concerns the proposal for a business or industrial organization to locate, expand, or remain in the State;

\_\_\_ (5) To consider the investment of public funds;

\_\_\_ (6) To consider the marketing of public securities;

**X** (7) To consult with counsel to obtain legal advice on a legal matter;

\_\_\_ (8) To consult with staff, consultants, or other individuals about pending or potential litigation;

\_\_\_ (9) To conduct collective bargaining negotiations or consider matters that relate to the negotiations;

\_\_\_ (10) To discuss public security, if the public body determines that public discussion would constitute a risk to the public or to public security, including: (i) the deployment of fire and police services and staff; and (ii) the development and implementation of emergency plans;

\_\_\_ (11) To prepare, administer, or grade a scholastic, licensing, or qualifying examination;

\_\_\_ (12) To conduct or discuss an investigative proceeding on actual or possible criminal conduct;

**X** (13) To comply with a specific constitutional, statutory, or judicially imposed requirement that prevents public disclosures about a particular proceeding or matter;

\_\_\_ (14) Before a contract is awarded or bids are opened, to discuss a matter directly related to a negotiating strategy or the contents of a bid or proposal, if public discussion or disclosure would adversely impact the ability of the public body to participate in the competitive bidding or proposal process.

**3. Disclosure of the topics to be discussed, for each citation checked above:**

§3-305(b)(13) topics: Discussion and evaluation of the applications received from potential borrowers for financial assistance under programs of the Maryland Small Business Development Financing Authority, which applications include the disclosure of financial information of private individuals and confidential commercial and financial information.

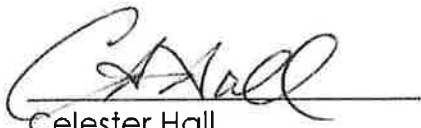
§3-305(b)(7) topics: Legal advice from counsel to the Authority with respect to the applications.

4. For each topic listed in #2, disclosure of the reason for discussing it in closed session rather than in open session:

§3-305(b)(13): Financial information of private individuals is protected from disclosure under the Maryland Public Information Act (§4-336) and confidential commercial and financial information is protected from disclosure under the Maryland Public Information Act (§4-335).

§3-305(b)(7): Protection of the attorney-client privilege.

**This statement is made by Celester Hall, Chair of the Maryland Small Business Development Financing Authority, Presiding Officer.**

A handwritten signature in black ink, appearing to read 'C. Hall', with a horizontal line extending to the right.

Celester Hall  
Chair